

**Myth vs. Reality:  
Working While Receiving  
Social Security Benefits**



**DON'T LET THESE COMMON MYTHS KEEP YOU FROM  
FINANCIAL STABILITY:  
YOU CAN BE EMPLOYED AND STILL RECEIVE YOUR  
SOCIAL SECURITY BENEFITS.**



Bank On Louisville is a collaboration of community partners that offer low- or no-cost products and helpful services

**Common Myths About  
Social Security Benefits and Employment\***

**Myth:** If you receive Social Security benefits, you cannot work.

**Fact:** The Social Security Administration (SSA) has special rules that may make it possible for you to work and still continue to receive benefits, including Medicare or Medicaid. These are commonly known as work incentives programs.

**Myth:** You can no longer receive health insurance (Medicare or Medicaid) if you work, even part-time.

**Fact:** There are special rules that may allow you to continue to receive your health benefits while working.

**Myth:** If you are not eligible for benefits because you are working, and then you stop working, you must reapply for benefits.

**Fact:** Depending on when you last received benefits, you may be eligible to receive your benefits again without submitting a new application.

**\*The information provided in this document is for informational purposes only. For more information, contact your local Social Security Administration at [www.ssa.gov](http://www.ssa.gov) or (866) 716-9671. You may also contact your local Community Work Incentives Coordinator to learn more about work incentives and your eligibility to participate.**



To find out more, call Bank On Louisville at **574.5156** or visit us online at **[www.BankOnLouisville.com](http://www.BankOnLouisville.com)**.

Partial support of this document was provided by the **National Center on Leadership for the Employment and Economic Advancement of People with Disabilities (LEAD)**, a collaborative of disability, workforce and economic empowerment organizations led by **National Disability Institute** with funding from the **U.S. Department of Labor's Office of Disability Employment Policy**, Grant No. #OD-23863-12-75-4-11. This document does not necessarily reflect the views or policies of the Office of Disability Employment Policy, U.S. Department of Labor, nor does the mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.